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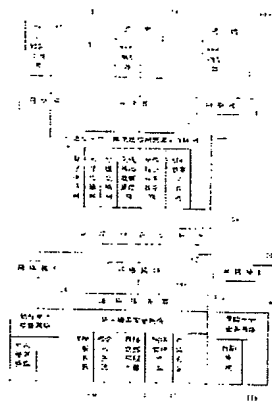
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[54]发明名称 一种商品动态交易网络及其生成方法

[57]摘要

一种通过邮电通信网络或国际互联网用于商品动态交易的网络及其生成方法,包括:一个所述网络与通信平台的连接界面,多个网络接口分别与所述网络硬件设备、银行电子结算网络和保险电子业务网络连接;当客户确认需要上网交易时,向所述网络提出登录或注册请求,网络确认后便将客户提交的交易请求信息自动输入网络数据库,并自动进行撮合直到找到符合条件的交易单号,网络找到相关的交易单号后向客户发送交易通知,由交易双方选择所述网络提供的银行电子结算方式和交易保险方式。



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权 利 要 求 书

1、一种商品动态交易网络，其特征在于包括：

一个所述网络与所述通信平台的数据交换界面；

一个或多个网络接口，用于连接所述网络的硬件设备、所述银行电子结算网络和保险电子业务网络；

一个或多个通信服务器，用于发送和接收来自所述客户的注册请求信息、查询请求信息、撮合结果信息和交易请求信息；

一个或多个 WEB 服务器连接通信服务器，用于客户查询信息和数据处理；

一个或多个撮合服务器连接通信服务器，用于本网络的交易撮合信息数据处理；

一个或多个网络数据库服务器连接通信服务器，用于存储本网络的交易数据及其它信息；

一台或多台网络管理终端连接通信服务器，用于管理网络计费及网络运行；

多种存储设备连接所述服务器，所述存储设备由所述网络的所述服务器执行多个存储过程，所述存储设备可以多种存储介质存储所述网络的交易信息和客户信息；

所述多个存储过程，包括存储网络商品动态交易过程，该过程用于所述客户向所述网络发出注册请求时确认所述客户是否需要进行查询、撮合、交易的信息存储；所述多个存储过程还包括存储所述服务器运算过程和提供所述网络本身存储的信息；

如果所述客户的注册请求被所述网络所确认，那么，所述网络商品动态交易过程进一步：

使用所述通信服务器及所述网络接口将所述客户的所述注册请求发送给对应的所述服务器；

从所述服务器记录和存储所述请求、调用所述网络存储的信息；

使用所述撮合服务器在所述网络内自动撮合交易信息，并将撮合结果存储和发送到所述网络的通信服务器；

当所述客户接收到所述交易撮合结果信息，确认交易或撤消交易时，所述网络会将通过所述通信服务器接收到的交易指令自动转到银行电子结算网络和保险电子业务网络上进入实时交易阶段

2、如权利要求 1 所述的网络，其特征在于：

所述网络的网络，包括：所述网络所有本地服务器之间的网络连接，所述网络所有本地服务器同所述客户之间的网络连接，所述网络

所有本地服务器同所述的银行电子结算网络和保险电子业务网络之间的网络连接；

所述网络连接，包括通过邮电通信网络建立的网络链路物理连接和低层协议连接，以及依借邮电通信网建立起来的有线、微波和/或卫星的物理链路连接和协议连接；

所述网络支持与所述客户之间多种网络连接方式。

3、如权利要求1所述的网络，其特征在于：

所述的银行电子结算网络下面连接有至少一台以上的自助结算终端。

4、如权利要求1所述的网络，其特征在于：

所述的保险电子业务网络下面连接有至少一台以上的自助终端。

5、如权利要求1所述的网络，其特征在于：

所述的存储介质包括磁带、光盘和硬盘等。

6、一种商品动态交易网络的生成方法，包括如下步骤：

A、从所述商品动态交易网络接收多个客户的注册请求，所述多个注册请求中的每一个请求都提供一个客户识别信息；

B、使用所述注册请求中的所述客户识别信息在所述网络中的确认：

i、所述网络从所述客户接收到所述客户识别信息和客户密码后，通过所述网络数据库校验所述客户的合法身份；

ii、在所述网络校验所述客户的合法身份后，所述网络将建立所述网络与所述客户之间一一对应的连接；

C、所述客户选择所述网络提供的服务类别并输入交易请求信息；

D、所述网络将所述客户的交易请求信息自动加载加密信息，并传输追加到所述网络的网络数据库及其它数据库中去，同时所述网络对所述交易请求信息赋予一个交易单号；

E、在所述网络接收到所述客户的任一交易请求后，所述网络将自动在所述网络数据库中进行查询、检索、撮合，直到所述网络找到符合所述请求的交易单号及其相应的记录信息；

F、所述网络将检索到的符合所述请求的交易单号及其相应的记录信息，自动处理成交易通知，通过所述网络传送给所述客户；

G、所述客户根据收到的交易通知，可选择是否需要进行交易或是否需要修改原有的交易信息内容重新进入下次撮合；

如果所述客户选择进行交易时，继续执行以下步骤：

i、向所述网络检索详细的所述交易方的资信和/或基本状况信息，所述网络通过撮合服务器记录交易双方的中间信息，建立同所述

客户的网络连接;

ii、从所述网络选择付款方式、运输方式、保险方式、交验货方式等;

iii、所述客户之间通过所述网络查询双方的银行资信和/或付款情况,通过所述银行电子结算网络进行电子划帐或电子委托划帐进行结算。

H、所述客户在所述网络中实现所述结算和所述保险的选择后,便完成了所述客户的网上动态交易。

7、如权利要求6所述的方法,其特征在于:

所述客户识别信息是所述网络已经存储的由所述客户向所述网络申请注册的唯一识别所述客户的代码信息。

8、如权利要求7所述的代码信息,其特征在于:

所述代码信息由两部分信息构成:代码信息的第一部分是序列单号,由所述网络根据客户向所述网络申请的时间顺序而递增值产生的;代码信息的第二部分是第一部分序列单号的识别码,码长一般为一位,它是通过本网络的加密软件系统对所述代码信息的第一部分进行加密计算而产生的。

9、如权利要求6所述的方法,其特征在于:

所述服务类别包括查询、买、卖、结算和保险等内容。

10、如权利要求6中所述的方法,其特征在于:

所述网络对所述客户的交易请求信息的加密是由所述网络对所述客户的交易请求通过本地加载加密信息进行传输,在交易请求信息追加到所述网络的数据库之前进行解密。

11、如权利要求6所述的方法,其特征在于:

所述交易单号是所述网络按照所述客户提交交易请求的时间顺序递增值产生的,是所述网络进行加密、撮合和交易的唯一单号。

12、如权利要求6中所述的方法,其特征在于:

所述结算方式,即通过所述网络连接的所述银行电子结算网络的自助结算终端划帐和/或通过银行现有的手工结算方式结算,所述银行电子结算网络通过所述网络自动将所述交易双方的结算结果传送到所述客户;所述网络的结算方式还包括电子货币结算方式。

13、如权利要求6所述的方法,其特征在于:

所述交易监管职能,即由所述交易双方按照交易约定,通过所述银行电子结算网络将交易买方的相应款项划拨到所述网络指定的银行帐户或由交易买方将相应款项汇或转入所述网络指定的银行帐户,由所述网络监督交易结算或由所述客户委托所述网络连接的所述银行电

子结算网络自动结算。

14、如权利要求 6 中所述的方法，其特征在于：

所述保险方式指所述网络提供给所述交易双方的多种保险方式。

15、如权利要求 6 所述的方法，其特征在于：

所述网络数据库存储客户基本情况、服务类别、用于销售和/或求购产品的信息内容、要求的交验货时间、地点，及相应所约定的运输方式、结算方式、保险方式、交易仲裁地及仲裁机构等内容；所述网络数据库用于所述网络对所述客户的所述交易请求进行动态撮合。

ELECTRONIC FUNDS TRANSFER – ZIPFUND

(TRANSLATION OF CHINESE PATENT APPLICATION NUMBER 98117717.4 (APRIL 14, 1999))

Page 1 of translated Chinese patent document

PATENT CLAIMS:

Claim 1

A trading network for trading online and its special features are as follows:

An above said network and above mentioned communications platform database exchange surface;

One or multi network interface for interconnect the above mentioned network hardware setup above mentioned banking electronic payment network and electronic insurance business network;

One or multiple communications service transmission and reception of the above mentioned customer registration and request information, search and investigate customer request information for matching result information and trading request information;

One or multiple web service interlinks and communications service for customer to search and investigation information and database management;

One or multiple matching service interconnects communications service for this network for the matching of this network trading information database management;

One or multiple database service interface communications service for backup this network trading database and other information;

One or multiple platform Internet management termination linking communication service for managing network fees and network transmission;

Multiple data storage setup interface with the above mentioned service, the above mentioned data storage by the above mentioned network service to undertake multiple storage procedure, the above mentioned storage backup setup can store the above multiple backups, interrelates the above mentioned network trading information and customer information;

Above mentioned multiple backup procedures including backup for network of commodity trading procedure, the procedure for the above mentioned customer to register request to ensure the above mentioned customer whether need to check, match, trading information backup; the above mentioned multiple backup procedure also including the above mentioned backup service transmission procedure and provide the above mentioned network backup message;

If the registration request of the above mentioned customer has been validated by the above mentioned network then the above mentioned commodity trading network procedure will move to the next step;

Using the above mentioned communications and above mentioned network interface to transmit and receive the above mentioned customer registration request;

From the above mentioned service record and backup request from the above mentioned service record and request using above mentioned network backup information;

Using the above mentioned trading matching service, the above mentioned network automatically matches the trading information and backup the matching result and transmits to the above network telecommunications service;

When the above mentioned customer receives the trading matching information result to confirm trading or cancel the trading, the above mentioned network will automatically transmit the trading confirmation to the electronic banking payment network and electronic insurance service network so as to proceed with the trading.

Claim 2

As patent Claim 1, the special features are as follows:

The network of the above mentioned network include, the interface of all local service networks, the above mentioned network interface the Internet of the local service and above mentioned customers.

Above mentioned network

(continue to the document on page 2 of the translated Chinese patent document starting with Of all local services as well as bank network as well as insurance network.....)

ELECTRONIC FUNDS TRANSFER – ZIPFUND
(TRANSLATION OF CHINESE PATENT APPLICATION NUMBER 98117717.4 (APRIL 14, 1999))

The translation does not include missing page 1 of document covering Claim 1 and Claim 2.

Page 2 of translated Chinese patent document

Of all local services as well as bank network as well as insurance network, Internet communications, the above said Internet communications including telegraph telecommunications network as well as lower grade intercommunications as well as the telecommunications setup by (via) microwave, satellite, copper wire telephone, the above network supports multi ways of communications.

Claim 3:

With reference to Claim 1, the special features are as follows:

The above said bank network interfaces with at least one platform automatic network.

Claim 4:

As patent Claim 1, the special features are as follows:

The above said insurance network interfaces with at least one platform automatic ending.

Claim 5:

As patent Claim 1, the special features are as follows:

The above said network data backup includes magnetic tape, laser disc and hard disk.

Claim 6:

The trade network over telecommunication network or Internet including the following steps (procedures):

- A) The above said trading network accepts multiple customers' registration and requests. Of the mentioned registration and multiple requests, every request provided by every customer contains his/her individual information.
- B) Using the said registration request, the said customer will have to know that:
 - i) after having received the customer's individual information and customer's secret number, the database will check the said customer's legal identity.
 - ii) after the network has validated the customer's legal identity, the network will create the interface network between the customer and the trader.
- C) The said customer chooses the various services provided by the network and the customer supplies trading request information.
- D) The above said network automatically add on secret information and input to many network databases at the same time the above said network provides the above said request a trading number.
- E) After the above network received the customer trading request, the network will automatically validate, check, search and match until they match the request trading number and record information.
- F) After the network received the match trading number and correct record and automatically acknowledge a trading notice through the network to the customer.
- G) The above said customer after receiving the trading acknowledgement able to make a choice to trade or need to change or alter the original request and again enter the next matching.

If the above said customer chooses to trade, continue to do the following procedures:

- i) To obtain detail trading information and/or basic information from the network. The above said network will match the record of the customer and perform the above said customer network interface.

- ii) Through the network they will choose method of payment, method of transport, method of insurance and method of examining the goods.
 - iii) Through Internet the said trader and customer will check the banking account and/or way of payment via bank network or payment by an electronic credit or electronic credit agent to do the payment.
- H) The above said customer after have successfully finished the payment and chosen the insurance and thus complete the trading online.

Claim 7:

As the patent claim number 6, the special features are the centre network is the only place that stores the request registration of the customer as well as the customer number information.

Claim 8:

As the patent claim number 7, the special features are the number is made up of two parts of information. The first part of the number is the number that is issued by the network which is a sequence number issued by network when the customer made the request. The second part of the number is an identifying number and the number is formed by the network by way of software system. The software uses the first part of the number to calculate to make the second part of the number.

Claim 9:

As the patent claim number 6, the special features are the service including to check, to buy, to sell, to collect the payment and insurance.

Claim 10:

As the patent claim number 6, the special features are the above said network treats the customer request information confidential. They will only disclose when request information is input to database.

Claim 11:

As the patent claim number 6, the special features are the above said trading number is formed when the customer makes the trading request in sequence. The network treats the number as confidential, matching and it is the only trading number.

Claim 12:

As the patent claim number 6, the special features are the above said payment method is by way of the said network the said bank payment network which is a self help facility so as to finalise payment and/or through the bank's existing manual (non computerised) payment method. The above said electronic banking payments network automatically forward the payment statement to the said customer. The said network payment includes electronic credit payment system.

Claim 13:

As the patent claim number 6, the special features are the above trading administration is according to the two parties' agreement. Through the bank network, the network will transfer the payment to the bank account appointed by the network or the buyer will remit the money to the specific account appointed by network. The above network administers the sales payment or the buyer will appoint network to interface with the specific bank through automatic payment through the network.

Claim 14:

As the patent claim number 6, the special features are the above mentioned insurance will be provided by the network to both trading parties in various methods.

Claim 15:

As the patent claim number 6, the special features are the said network will store customer basic database, type of service, service to trade, sell or buy goods information details and request of delivery and examine goods, the time, the location as well as the way of transport, way of payment, way of insurance, details of trading agent, and agent's organisation. The above network database will store information of trading request and matching of trade.